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EXHIBIT

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LL 0502 199 713 26588 #001 AB 0.461
CUONG NGUYEN
4530 NASSAU DR
SUGAR LAND TX 77479-2115

April 28, 2022

Account ending in: 1541

Cuong Nguyen:

We've issued a temporary credit for \$22,223.50 while we conduct our research.

What you can expect

- * You'll see the temporary credit on your next statement.
 - * Due to the extensive research required to resolve your claim, it may take some time before we're able to inform you of the final result.
 - * We'll contact you once we've resolved your inquiry.
 - * If it's determined through our research that the transaction(s) is valid, the temporary credit we applied to your account may be reversed.

We're here to help

We appreciate the opportunity to serve your financial needs. If you have questions, please call us at 800.472.7970, Monday through Friday, 8 a.m. to 7 p.m. Eastern.